

DECLARATION AND POWER OF ATTORNEY

We, Patrick R. Clark and Frederick Martin, declare that we are citizens of the United States of America, residing respectively at White House, Tennessee and Hendersonville, Tennessee and that we believe we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR AUTOMATICALLY PROVIDING FINANCIAL DOCUMENTS

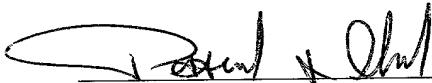
the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims.

We acknowledge the duty to disclose to the Patent and Trademark Office all information known to be material to patentability as defined in §1.56. We further declare that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by us or our legal representatives or assigns.

We hereby appoint James R. Yee, Patent Office Reg. No. 34,460, Howard & Howard Attorneys, P.C., 39400 Woodward Avenue, Suite 101, Bloomfield Hills, Michigan 48304, telephone (248) 723-0349, W. Bryan McPherson, Patent Office Reg. No. 41,988, Caterpillar Inc., AB6490, 100 NE Adams St., Peoria, IL 61629, telephone (309) 675-4015; J. Wesley Blumenshine, Reg. No. 32,399, telephone (309) 675-3337, J.W. Keen, Reg. No. 33,360, telephone (309) 675-6060 and Dennis C. Skarvan, Reg. No. 35,360, telephone (309) 675-6060, our attorneys and/or agents, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected with this application. Please address all correspondence to: James R. Yee, Patent Office Reg. No. 34,460, Howard & Howard Attorneys, P.C., 39400 Woodward Avenue, Suite 101, Bloomfield Hills, Michigan 48304

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

10/19/01
PATRICK R. CLARK
2005 Skyhawk Court
White House, TN 37188

10/19/01
FREDERICK MARTIN
123 Sugar Maple Lane
Hendersonville, TN 37075

ASSIGNMENT

WHEREAS, Patrick R. Clark and Frederick Martin, residing respectively at White House, Tennessee and Hendersonville, Tennessee, hereinafter referred to as ASSIGNORS, have invented a new and useful

SYSTEM AND METHOD FOR AUTOMATICALLY PROVIDING FINANCIAL DOCUMENTS

for which ASSIGNORS are about to file an international application and/or make application for Letters Patent in the United States of America, such invention being described and identified by said application having an attached International Application Request and/or an attached Declaration and Power of Attorney executed by ASSIGNORS on Oct. 19, 2001, and Oct. 19, 2001; and

WHEREAS, Caterpillar Inc., a Delaware corporation having a place of business at Peoria, State of Illinois, United States of America, hereinafter referred to as ASSIGNEE, is desirous of acquiring the entire right, title and interest in and to said invention and any Letters Patent granted thereon by the United States of America and any foreign country;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) and for other good and valuable consideration received by ASSIGNORS' from ASSIGNEE, the receipt of which is hereby acknowledged by ASSIGNORS;

1. ASSIGNORS' hereby sell, assign, transfer and convey unto ASSIGNEE the entire right, title and interest in and to said invention, any application therefor, and any Letters Patent granted thereon by the United States of America and any foreign country, including any continuing application, reissue or extension thereof, together with the right to file applications and obtain patents for said invention in any foreign country, and covenant that ASSIGNORS have the full right to do so.
2. At the request and expense of ASSIGNEE, ASSIGNORS agree to communicate to ASSIGNEE any facts known respecting said invention, to execute all papers necessary to file any application on said invention necessary or desirable to aid ASSIGNEE in obtaining and enforcing proper protection for said invention in the United States of America and any foreign country.

3. ASSIGNORS hereby authorize and request the COMMISSIONER OF PATENTS AND TRADEMARKS to issue the United States Letters Patent on said invention, when granted, to Caterpillar Inc.

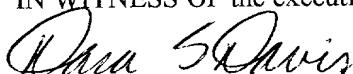
4. This assignment shall inure to the benefit of ASSIGNEE, its successors, assigns and other legal representatives, and shall be binding upon ASSIGNORS, ASSIGNORS heirs and legal representatives.

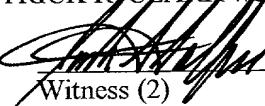
IN TESTIMONY WHEREOF, ASSIGNORS have executed this instrument.


PATRICK R. CLARK

10/19/01
Date

IN WITNESS OF the execution hereof by PATRICK R. CLARK we have hereunto set our hands.


Dena S. Davis 10/19/01
Witness (1) Date


John H. Clark 10/19/01
Witness (2) Date

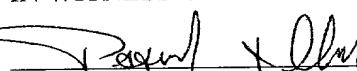
Address: 580 Driftin Circle
Lebanon, TN 37087

Address: 201 GILLESPIE DR. #7106
FRANKLIN, TN. 37067


FREDERICK MARTIN

10/19/01
Date

IN WITNESS OF the execution hereof by FREDERICK MARTIN we have hereunto set our hands.


Patrick R. Clark
Witness (1) Date


John H. Clark 10/19/01
Witness (2) Date

Address: 2005 SKYHAWK CT
White House TN 37188

Address: 201 GILLESPIE DR. #7106
FRANKLIN, TN. 37067